

Information to identify the case:

Debtor 1	Ronald G. Oblock	Social Security number or ITIN	xxx-xx-0338
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-21969-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ronald G. Oblock

9/13/22

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Ronald G. Oblock
Debtor

Case No. 17-21969-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 13, 2022

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2022:

Recip ID	Recipient Name and Address
db	+ Ronald G. Oblock, 897 Center Road, Pittsburgh, PA 15239-1963
sp	+ Daniel Joseph Sammel, Law Firm of Ainsman Levine, LLC, 310 Grant Street, Suite 1500, Pittsburgh, PA 15219-2300
cr	+ S&T Bank, 355 North Fifth Street, Indiana, PA 15701-1940
14420206	+ Duquesne Light, Payment Processing Center, P.O. Box 10, Pittsburgh, PA 15267-0001
14420210	+ Forefront Dermatology, 801 York Street, Manitowoc, WI 54220-4630
14420211	+ Internal Revenue Service, Insolvency Unit, P.O. Box 3746, Philadelphia, PA 19125-0746
14633794	+ Nationwide, PO Box 23356, Pittsburgh, PA 15222-6356
14420213	+ PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570
15207078	S&T Bank, c/o Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
14633020	S&T Bank, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
14633019	+ S&T Bank, 355 North 5th Street, Indiana, PA 15701-1940
14420214	S&T Bank, PO Box 469, Indiana, PA 15701-0469
14420217	+ Toyota Financial Services, C/O Asset Protection Department, PO box 2958, Carol Stream, IL 60132-2958
14420218	+ UMPC Physician Services, 417 Bridge Street, Danville, VA 24541-1403
14696808	University of Pittsburgh Physicians, PO Box 1123, Minneapolis, MN 55440-1123
14420220	Walter Drake, PO Box 2682, Monroe, WI 53566-8062

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Sep 14 2022 03:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 14 2022 00:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 14 2022 03:58:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 14 2022 00:11:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 14 2022 00:12:50	Merrick Bank, c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14660112	Email/PDF: bncnotices@becket-lee.com	Sep 14 2022 00:13:01	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14420197	+ Email/PDF: bncnotices@becket-lee.com	Sep 14 2022 00:13:17	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14420198	+ EDI: TSYS2	Sep 14 2022 03:58:00	Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015

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14420199	+ EDI: CAPITALONE.COM	Sep 14 2022 03:58:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14420200	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 14 2022 00:13:01	Cardworks/CW Nexus, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
14420201	+ EDI: CITICORP.COM	Sep 14 2022 03:58:00	Citibank/Sears, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
14420203	+ EDI: WFNNB.COM	Sep 14 2022 03:58:00	Comenity Bank/Blair, Attn Bankruptcy, PO Box 183043, Columbus, OH 43218-3043
14420202	+ EDI: WFNNB.COM	Sep 14 2022 03:58:00	Comenity Bank/Blair, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14420204	+ EDI: WFNNB.COM	Sep 14 2022 03:58:00	Comenitycapital/tyvisa, Po Box 182120, Columbus, OH 43218-2120
14420205	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 14 2022 00:12:53	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
14420219	+ EDI: CITICORP.COM	Sep 14 2022 03:58:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
14697691	EDI: Q3G.COM	Sep 14 2022 03:58:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14420208	Email/Text: collecadminbankruptcy@fnni.com	Sep 14 2022 00:10:00	First National Bank, Attn: FNN Legal Dept, 1620 Dodge St Mailstop Code 3290, Omaha, NE 68191
14521831	Email/Text: collecadminbankruptcy@fnni.com	Sep 14 2022 00:10:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
14633729	+ Email/Text: FifthThirdBKNotices@nationalbankruptcy.com	Sep 14 2022 00:10:00	Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
14420207	+ Email/Text: collectionbankruptcies.bancorp@53.com	Sep 14 2022 00:11:00	Fifth Third Bank, Attn: Bankruptcy, 1850 East Paris Ave, Se, Grand Rapids, MI 49546-6210
14420209	EDI: AMINFOFP.COM	Sep 14 2022 03:58:00	First Premier Bank, 601 S Minneapolis Ave, Sioux Falls, SD 57104
14664915	EDI: IRS.COM	Sep 14 2022 03:58:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14658044	Email/PDF: resurgentbknotifications@resurgent.com	Sep 14 2022 00:12:57	LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14657812	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 14 2022 00:13:00	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14690911	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 14 2022 00:11:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
14420212	^ MEBN	Sep 14 2022 00:06:34	Nationwide Bank, 1 Nationwide Plz, Columbus, OH 43215-2239
14678380	Email/Text: Bankruptcy.Notices@pnc.com	Sep 14 2022 00:10:00	PNC Bank, N.A., PO BOX 94982, Cleveland, OH 44101-0570
14693489	EDI: PRA.COM	Sep 14 2022 03:58:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14421366	+ EDI: RECOVERYCORP.COM	Sep 14 2022 03:58:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14688963	+ EDI: JEFFERSONCAP.COM	Sep 14 2022 03:58:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14676947	EDI: Q3G.COM		

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		Sep 14 2022 03:58:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14420215	+ EDI: RMSC.COM	Sep 14 2022 03:58:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14420216	+ EDI: RMSC.COM	Sep 14 2022 03:58:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14640294	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Sep 14 2022 00:10:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14747276	Email/PDF: bncnotices@becket-lee.com	Sep 14 2022 00:12:55	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
TOTAL: 36			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Toyota Lease Trust
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2022 at the address(es) listed below:

Name	Email Address
Beth L. Slaby	on behalf of Creditor S&T Bank bslaby@grenenbirsic.com mcpupec@grenenbirsic.com
Brian Nicholas	on behalf of Creditor Toyota Lease Trust bnicholas@kmlawgroup.com
Bryan P. Keenan	on behalf of Debtor Ronald G. Oblock keenan662@gmail.com melindap662@gmail.com;keenan.bryanp.r106644@notify.bestcase.com;ciennal662@gmail.com
David W. Raphael	on behalf of Creditor S&T Bank raphaeld@fnb-corp.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

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Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

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